

Welcome to the ANSER 401(k) Retirement Plan. It's easy to get caught up in the present, but it's also important to look ahead. Participation in the Plan is an important financial planning tool for employees. ANSER encourages employees to take advantage of the benefits that the plan offers. It only takes a few minutes to take control of your future with help from the Plan and TIAA.

### Contribute Today!

If you haven't started contributing, you may get started at any time! Please contact Amanda Traetto, Senior HR Benefits Administrator at 703.416.1301 or [amanda.traetto@anser.org](mailto:amanda.traetto@anser.org) to get started.

Key Features of Your ANSER 401(k) Retirement Plan	
<b>Eligibility</b>	You are eligible to participate on the first day you are employed with ANSER if you are age 18, or older.
<b>Automatic Enrollment</b>	<p>All newly hired employees are automatically enrolled in the 401(k) Plan at 3% and receive the ANSER Guaranteed Employer Contribution.</p> <p>Your contributions will be invested in the Plan's default fund, one of the Nuveen Lifecycle Funds, unless you select your own investments. Nuveen Lifecycle Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.</p> <p>We encourage you to choose a contribution rate and investment options that are appropriate for you. You may change your contribution rate and select other available investment options at any time.</p>
<b>Your Contributions</b>	<p>You may contribute a portion of your eligible pay as Pre-Tax or Roth contributions, or a combination, up to the annual IRS dollar limits.</p> <p>A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.</p>
<b>ANSER Contributions</b>	<p>ANSER contributes an amount equal to a total of up to 8% or 10% of eligible compensation, as described below.</p> <ul style="list-style-type: none"> <li>• <b>Guaranteed Employer Contribution:</b> ANSER contributes 3% of employee's eligible compensation, regardless of whether or not they contribute. This consists of the 3% safe harbor contribution.</li> <li>• <b>Discretionary Contribution:</b> ANSER contributes 2% of an eligible employee's compensation, regardless of whether or not they contribute. This consists of the 2% discretionary.</li> <li>• <b>Matching Contribution:</b> ANSER will also make a one to one matching contribution amount equal to a total of up to 3% (or 5% if hired before 2018) of eligible compensation.</li> </ul> <p>The discretionary and matching contributions vest over time (see Vesting below).</p>

<b>Contribution Limits</b>	<p>The IRS limits the amount that employees can defer. The IRS contribution limit for 2025 is \$23,500.</p> <p>If you have reached age 50 or will reach 50 during the calendar year January 1–December 31, then you also are eligible to make additional catch-up contributions. The IRS catch-up contribution limit for 2025 is \$7,500.</p>
<b>Investments</b>	<p>The Plan offers you a range of options to help you meet your investment goals.</p> <p>You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan's investment options and their performance are available online at <a href="http://www.tiaa.org/anser">www.tiaa.org/anser</a>.</p>
<b>Vesting</b>	<p>You are immediately 100% vested in your voluntary employee contributions and in the 3% safe harbor contribution.</p> <p>ANSER's discretionary and matching contributions vest at 100% once employee reaches their second anniversary date from date of hire.</p>
<b>Loans</b>	<p>Although your Plan account is intended for the future, you may borrow from your pre-tax contributions in your account. Loans and interest payments will be processed through TIAA. If you default on the loan for any reason, you could be subject to a 10% tax penalty, in addition to normal taxes.</p> <ul style="list-style-type: none"> <li>• Minimum amount: \$1,000</li> <li>• Maximum amount: Up to 50% of your vested account balance, up to \$50,000 (aggregate loan amount in a 12-month period).</li> <li>• You may have three outstanding loans at a time.</li> <li>• Maximum loan terms: <ul style="list-style-type: none"> <li>○ Five years for general purpose loans.</li> <li>○ Maximum of ten years to purchase a primary residence.</li> </ul> </li> </ul> <p>Contact TIAA at <b>800-842-2252</b> to request a loan.</p>
<b>Withdrawals</b>	<p>Withdrawals from the Plan are generally permitted when you:</p> <ul style="list-style-type: none"> <li>• Attain age 59½</li> <li>• Terminate your employment</li> <li>• Retire</li> <li>• Become permanently disabled</li> <li>• Have severe financial hardship as defined by the Plan.</li> </ul> <p>Refer to the Summary Plan Description or call TIAA at <b>800-842-2252</b> for details.</p>
<b>Rollovers</b>	<p>You are permitted to roll over eligible pre-tax contributions from another organization's 401(k) or 403(b) plan, or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs).</p> <p>Rollovers from Roth and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</p>
<b>Online Beneficiary Designation</b>	<p>It's important to designate a beneficiary for your Plan account. Log on to <a href="http://www.tiaa.org">www.tiaa.org</a>. Click on your <i>Profile</i> then go to <i>Manage beneficiaries</i>.</p>

## Accessing your account



Access your Plan account online at [www.tiaa.org](http://www.tiaa.org). You may establish your username and password if you haven't registered already.



Download the Apple or Android app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device. Scan the code with your phone.



TIAA is here to help! If you have questions, call **800-842-2252** Monday through Friday, 8:00 a.m. to 10:00 p.m. (ET). You can also use the automated voice response system, virtually 24 hours, 7 days a week.



The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Distributions from 403(b) plans before age 59½, severance from employment, death or disability may be prohibited, limited and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/prospectuses](http://TIAA.org/prospectuses) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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This document provides only a summary of the main features of the Analytic Services Inc. 401(k) Retirement Plan and the Plan Document will govern in the event of discrepancies.

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